

Attorney Docket No. 14981

IN THE UNITED STATES PATENT AND TRADEMARK OFFICEIn re Application of)
)**CHRISTOPHER L. CAGAN**)For: METHOD FOR MORTGAGE)
FRAUD PREVENTION)
)
)
)

Serial No.: Unassigned

Filed: Unassigned

Examiner: Unassigned

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Commissioner for Patents
P.O. Box 1450
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INFORMATION DISCLOSURE STATEMENT

Dear Sir or Madam:

Applicant submits herewith a list, and corresponding copies, of patents of which applicant is aware that applicant believes may be material to the examination of this application and in respect of which there may be a duty to disclose.

The filing of this Information Disclosure Statement shall not be construed as a representation that a search has been made (37 C.F.R. 1.97(g)), an admission that the information cited is, or is considered to be, material to patentability, or that no other material information exists (37 C.F.R. 1.97(h)). The filing of this Information Disclosure Statement shall not be construed as an admission against interest in any manner.

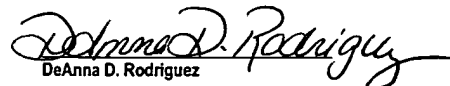
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DeAnna D. Rodriguez

The person supplying this information is the below-signed practitioner and the information supplied herein is from his files.

Without prejudice or implication, Applicants direct the Examiner's attention to:

United States Patent and Patent Publication Nos.:

1	US 6,505,176 B2	James R. DeFrancesco, Jr.	01/07/2003
2	5,193,056	R. Todd Boes	03/09/1993
3	US 6,587,841 B1	James DeFrancesco, et al.	07/01/2003
*	*****	* End of List *	*****

Foreign Patent Nos.: None Cited

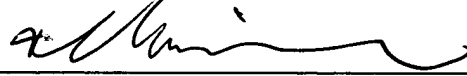
Non-Patent Documents:

4	US 2002/0099650 A1	James A. Cole	07/25/2002
5	US 2002/0133371 A1	James A. Cole	09/19/2002
6	US 2003/0036995 A1	Jeffrey M. Lazerson	02/20/2003
7	US 2003/0036996 A1	Jeffrey M. Lazerson	02/20/2003
8	US 2003/0149658 A1	Doug Rossbach, et al.	08/07/2003
9	US 2003/0149659 A1	John Thomas Danaher, et al.	08/07/2003
10	MBA's First Fraud Awareness Seminar: "Detecting Fraud in the Mortgage Process"	Mortgage Bankers Association of America	08/15/2000
11	Freddie Fights Fraud with Technology Score Helps Identify Inflated Property Values	Mortgage Bankers Association of America	03/15/2002
12	Fraud on the Rise Advantage Credit Finds 23% of Brokers Surveyed Received Fraudulent Loan Applications	Inman News Features	09/17/2002
13	City in Flames Atlanta Fraud Network Responsible for More than \$100 Million in Losses	Sam Garcia, MortgageDaily.com	11/14/2002
14	Fraud Flips National Phenomenon A Look at Mortgage Fraud Schemes	Christy Robinson, MortgageDaily.com	12/09/2002
15	Pre Funding and your Business!	Lisa Binkley and Penny Paplanus	01/31/2003- 08/01/2003

The Information Disclosure Statement submitted herewith is being filed within three months of the filing date of the application or before the mailing date of the first Office Action on the merits.

Respectfully submitted,

KLEINBERG & LERNER, LLP



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Dated: Nov. 13, 2003

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				<i>Complete if Known</i>	
				Application Number	Unassigned
				Filing Date	Unassigned
				First Named Inventor	Christopher L. Cagan
				Group Art Unit	Unassigned
				Examiner Name	Unassigned
Sheet	2	of	2	Attorney Docket Number	241146.14981

FOREIGN PATENT DOCUMENTS							
Examiner Initials*	Cite No. ¹	FOREIGN PATENT DOCUMENTS		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Office ³ Number ⁴ Kind Code ⁵ (If known)					
				none cited			

NON-PATENT DOCUMENTS							
Examiner Initials*	Cite No. ¹	AUTHOR, title, publication, date, page, vol., issue, no., publisher, city, country				T ⁶	
	4	US 2002/0099650 A1		James A. Cole	07/25/2002		
	5	US 2002/0133371 A1		James A. Cole	09/19/2002		
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	12	Fraud on the Rise Advantage Credit Finds 23% of Brokers Surveyed Received Fraudulent Loan Applications		Inman News Features	09/17/2002		
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	15	Pre Funding and your Business!		Lisa Binkley and Penny Paplanus	01/31/2003- 08/01/2003		
	*	***				***End of List ***	***

*EXAMINER: Initial if reference considered, whether or not citation is not conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Unique citation designation number. ²See attached Kinds of U.S. Patent Documents. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.

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